

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jerry Soto
 Chanda Soto
 Debtors

Case No. 11-15793-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Dec 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2017.

db/jdb +Jerry Soto, Chanda Soto, 2355 L. Susquehanna Road, Roslyn, PA 19001-4228
 12508644 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13120251 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 12828225 +The Law Offices of Georgette Miller & Assoc., 335 Evesham Ave, Lawnside, NJ 08045-1661
 12496987 +Triste Lndng, 8445 Frankford Ave Unit 3, Philadelphia, PA 19136-2400
 12625609 +US Bank, National Association c/o, Bank of America, NA, 7105 Corporate Dr, PTX-B-209, Plano, TX 75024-4100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Dec 31 2016 01:19:23 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 31 2016 01:19:15 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12496930 +E-mail/Text: broman@amhfcu.org Dec 31 2016 01:19:10 American Heritage Fcu,
 2060 Red Lion Rd, Philadelphia, PA 19115-1699
 12527774 +EDI: ACCE.COM Dec 31 2016 01:13:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 12567717 E-mail/Text: bncmail@w-legal.com Dec 31 2016 01:19:11 Back Bowl I LLC Series B,
 c/o Weinstein and Riley, PS, PO Box 3978, Seattle, WA 98124-3978
 12518231 +EDI: AISACG.COM Dec 31 2016 01:08:00 Capital One Auto Finance (CODB),
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 12518231 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 31 2016 01:23:27
 Capital One Auto Finance (CODB), c/o Ascension Capital Group, P.O. Box 201347,
 Arlington, TX 76006-1347
 12573659 EDI: CAPITALONE.COM Dec 31 2016 01:13:00 Capital One Bank (USA), N.A.,
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
 12517791 +E-mail/Text: bankruptcy@cavps.com Dec 31 2016 01:19:12 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
 12582502 EDI: JEFFERSONCAP.COM Dec 31 2016 01:13:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12616066 EDI: RESURGENT.COM Dec 31 2016 01:13:00 LVNV Funding LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 12580291 E-mail/Text: camanagement@mtb.com Dec 31 2016 01:18:52 M & T BANK, 1100 WEHRLE DRIVE,
 WILLIAMSVILLE, NY 14221
 12541800 EDI: PRA.COM Dec 31 2016 01:13:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 12519325 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 31 2016 01:19:08
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa 17128-0946
 12539591 +E-mail/Text: csidl@sbcglobal.net Dec 31 2016 01:19:14 Premier Bankcard/Charter,
 P.O. Box 2208, Vacaville, CA 95696-8208
 12826295 EDI: Q3G.COM Dec 31 2016 01:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12534083 ALLY FINANCIAL
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
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Date Rcvd: Dec 30, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
GEORGETTE MILLER on behalf of Plaintiff Chanda Soto info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com
GEORGETTE MILLER on behalf of Joint Debtor Chanda Soto info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com
GEORGETTE MILLER on behalf of Debtor Jerry Soto info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com
GEORGETTE MILLER on behalf of Plaintiff Jerry Soto info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MARGARET GAIRO on behalf of Creditor US Bank, National Association ecfmail@mwc-law.com
MARISA MYERS COHEN on behalf of Creditor US Bank, National Association mcohen@mwc-law.com
MICHAEL TROY FREEDMAN on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION
tfreedman@sterneisenberg.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Jerry Soto	Social Security number or ITIN	xxx-xx-8113
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Chanda Soto	Social Security number or ITIN	xxx-xx-9665
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 11-15793-sr			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerry Soto

Chanda Soto

12/29/16**By the court:** Stephen Raslavich
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.